



Order Filed on June 10, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

SCOTT E. TANNE, ESQ., P.C.

**4 Chatham Road
Summit, NJ 07901**

(973) 701-1776

Fax: (973) 701-0111

Scott E. Tanne, Esq.

ST2477

Attorney for the Debtor(s)

In Re:

Wilfred A. Mills,

Debtor(s)

Case No.: 21-12677-SLM

Adv. No.:

Hearing Date: June 8, 2022

Judge: Meisel

AUTHORIZING

**ORDER ~~ALLOWING~~ THE REFINANCE OF DEBTOR'S PROPERTY BY FINANCIAL FREEDOM
MORTGAGE, LLC**

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

.....
DATED: June 10, 2022

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2

Debtor: Wilfred A. Mills

Case No.: 21-12677-SLM

Caption of Order: Order ~~Allowing~~ the Refinance of Debtor's Property by Financial Freedom Mortgage LLC

Authorizing

authorizing

Upon consideration of Debtor's motion for an order ~~allowing~~ the refinance of Debtor's property by Financial Freedom Mortgage, LLC, and good cause appearing therefore, it is hereby

ORDERED that the refinancing of the Debtor's property by Financial Freedom Mortgage LLC is allowed; and it is authorized

FURTHER ORDERED that the lien of SCMC 2017-RPL2 Trust, which is serviced by Select Portfolio Servicing, Inc. ("SLS") shall be paid in full pursuant to a payoff statement issued in the normal course of business, subject to the Debtor being able to challenge said payoff amount following the closing, and shall remain on the premises commonly known as 84 Hillside Terrace, Irvington, NJ 07111 until the refinance closing proceeds are received and applied by SLS, at which point the lien shall be discharged and released; and it is

FURTHER ORDERED that the mortgage lien of Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee, which is serviced by Select Portfolio Servicing, Inc. ("SLS") shall be paid in full pursuant to a payoff statement issued in the normal course of business, subject to the Debtor being able to challenge said payoff amount following the closing, and shall remain on the premises commonly known as 84 Hillside Terrace, Irvington, NJ 07111 until the refinance closing proceeds are received and applied by SLS, at which point the lien shall be discharged and released; and it is

FURTHER ORDERED that all other liens on the Debtor's property shall be satisfied, unless set up to the paid in full through the Chapter 13 Plan; and it is

FURTHER ORDERED that Debtor's attorney shall receive a fee of \$750.00 for the preparation of the instant motion and the court appearance on same and said fee has already been paid by Debtors directly to Debtors'; and it is

Page 3

Debtor: Wilfred A. Mills

Case No.: 21-12677-SLM

Caption of Order: Order ~~Allowing~~ the Refinance of Debtor's Property by Financial Freedom Mortgage LLC

Authorizing

FURTHER ORDERED that the closing agent for Financial Freedom Mortgage, LLC shall remit from the refinance proceeds the sum of \$12,332.63, including Trustee commissions, to the Chapter 13 Standing Trustee at the following address:

Marie-Ann Greenberg
Chapter 13 Standing Trustee
P.O. Box 520
Memphis, TN 38101-0520

as full and final payment to complete Debtors' Chapter 13 plan. The unsecured creditors having timely filed claims shall be paid in full through the Plan, at which time Debtors will be granted a discharge; and it is

FURTHER ORDERED that a copy of the HUD-1 Settlement Statement or Closing Statement shall be forwarded to the Chapter 13 Trustee at:

Marie Ann Greenberg
Chapter 13 Standing
30 Two Bridges Road, Suite 330
Fairfield, NJ 07004

and Debtor's attorney no later than five (5) days after the closing; and it is

FURTHER ORDERED that any remaining proceeds shall be disbursed to the Debtor at closing.